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(54) Title: MOBILE ELECTRONIC TRANSACTION SYSTEM, DEVICE AND METHOD THEREFOR

(57) Abstract: Disclosed herein as a system, device and method for conducting electronic transactions utilizing a wireless communications device adapted to receive a transaction program and data. The device comprises memory storage for storing a transaction program, a microprocessor and a display screen. The microprocessor executes instructions contained within the transaction program produces indicia representative of value, where value is selected from the group consisting an identifier of a purchased good, an identifier of a purchased service, a coupon, a discount, a prepaid transaction, an electronic negotiable instrument, a sum from a credit account, and a sum from a debit account. The indicia is readable by a scanner in communication with a merchant server, where the merchant server is adapted to access a provider server for storing and retrieving user account information.

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